

**Information to identify the case:**Debtor 1 **James M. Gilbert Jr.**Social Security number or ITIN **xxx-xx-8982**

First Name Middle Name Last Name

EIN -- --

Debtor 2

Social Security number or ITIN -- --

(Spouse, if filing)

First Name Middle Name Last Name

EIN -- --

United States Bankruptcy Court  
**WESTERN DISTRICT OF PENNSYLVANIA**Date case filed for chapter **7** **10/4/17**Case number: **17-23986-JAD****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James M. Gilbert Jr.	
2. All other names used in the last 8 years		
3. Address	4383 Twin Oaks Drive Murrysville, PA 15668	
4. Debtor's attorney Name and address	Albert G. Reese Jr. Law Office of Albert G. Reese, Jr. 640 Rodi Road, 2nd Floor, Suite 2 Pittsburgh, PA 15235	Contact phone 412-241-1697
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 10/19/17
The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.		
<b>7. Meeting of creditors</b>	<b>December 15, 2017 at 09:00 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Commissioners Hearing Room                  No.1, Westmoreland County                  Courthouse, Greensburg, PA                  15601</b>
<b>Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting</b>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 2/13/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
<b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul>		
<b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**James M. Gilbert Jr.**  
Debtor(s)

Bankruptcy Case No.: 17-23986-JAD  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: October 19, 2017

Jeffery A. Deller  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 James M. Gilbert, Jr.  
 Debtor

Case No. 17-23986-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Oct 19, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2017.

db +James M. Gilbert, Jr., 4383 Twin Oaks Drive, Murrysburg, PA 15668-9446  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Charles O. Zebbley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724  
 14712321 Attorney Francis S. Hallinan, 1617 JFK Blvd. Suite 1400, 1400 One Penn Center Plaza,  
 Philadelphia, PA 19103-1814  
 14704614 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14704615 Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117  
 14704616 Dollar Bk Vs, 3 Gateway Ctr, Pittsburgh, PA 15222  
 14704617 +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197  
 14704620 #+Northwest Cons Disc Co, 4326 Northern Pike, Monroeville, PA 15146-2834  
 14704622 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: areese8897@aol.com Oct 20 2017 01:26:02 Albert G. Reese, Jr.,  
 Law Office of Albert G. Reese, Jr., 640 Rodi Road, 2nd Floor, Suite 2,  
 Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 20 2017 01:26:23 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 20 2017 01:26:27  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14704611 EDI: HNDA.COM Oct 20 2017 01:18:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 14712320 EDI: ARSN.COM Oct 20 2017 01:18:00 ARS National Services Inc., PO Box 469100,  
 Escondido, CA 92046-9100  
 14704612 +EDI: CAPITALONE.COM Oct 20 2017 01:18:00 Capital One, Attn: Bankruptcy, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 14704613 +EDI: CHASE.COM Oct 20 2017 01:18:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
 Wilmington, DE 19850-5298  
 14712325 +EDI: CIAC.COM Oct 20 2017 01:18:00 Citimortgage, 1000 Technology Drive,  
 O Fallon, MO 63368-2240  
 14704618 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 20 2017 01:26:50 Fifth Third Bank,  
 1830 East Paris Ave, Grand Rapids, MI 49546-8803  
 14704619 +E-mail/Text: bankruptcynotice@fcbanking.com Oct 20 2017 01:26:08 First Commonwealth Ban,  
 22 North Sixth St, Indiana, PA 15701-1802  
 14704621 +E-mail/Text: blegal@phfa.org Oct 20 2017 01:26:30 Pa Housing Finance Age, Po Box 8029,  
 Harrisburg, PA 17105-8029  
 14704623 EDI: AGFINANCE.COM Oct 20 2017 01:18:00 Springleaf Financial S, 710 Clairton Blvd Ste 1,  
 Pleasant Hills, PA 15236  
 14704624 +EDI: RMSC.COM Oct 20 2017 01:18:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 14704625 +EDI: WTRRNANK.COM Oct 20 2017 01:18:00 Target, C/O Financial & Retail Srvs,  
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 14704626 +E-mail/Text: tcm.bk@icba.tcmbank.com Oct 20 2017 01:26:48 Tcm Bank Na,  
 2701 N Rocky Point Dr St, Rocky Point, FL 33607-5936  
 14704627 +EDI: WFFC.COM Oct 20 2017 01:18:00 Wells Fargo Dealer Services, Attn: Bankruptcy,  
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Nationstar Mortgage LLC d/b/a Mr. Cooper  
 14712318 ALECIA A. GILBERT  
 14712319\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, Po Box 168088, Irving, TX 75016)  
 14712322\* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 14712323\* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 14712324\* +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14712326\* Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117  
 14712327\* Dollar Bk Vs, 3 Gateway Ctr, Pittsburgh, PA 15222  
 14712328\* +Equity One, 301 Lipponcott Dr, Marlton, NJ 08053-4197  
 14712329\* +Fifth Third Bank, 1830 East Paris Ave, Grand Rapids, MI 49546-8803  
 14712330\* +First Commonwealth Ban, 22 North Sixth St, Indiana, PA 15701-1802  
 14712331\* +Northwest Cons Disc Co, 4326 Northern Pike, Monroeville, PA 15146-2834  
 14712332\* +Pa Housing Finance Age, Po Box 8029, Harrisburg, PA 17105-8029  
 14712333\* +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 14712334\* ++SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
 (address filed with court: Springleaf Financial S, 710 Clairton Blvd Ste 1,  
 Pleasant Hills, PA 15236)  
 14712335\* +Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
 14712336\* +Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

District/off: 0315-2

User: lfin  
Form ID: 309A

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Total Noticed: 26

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14712337\* +Tcm Bank Na, 2701 N Rocky Point Dr St, Rocky Point, FL 33607-5936  
14712338\* +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657  
TOTALS: 2, \* 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2017 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor James M. Gilbert, Jr. areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov

TOTAL: 4